By SIR WALTER BESANT.

Copyrighted, 1961, by Dodd, Mead & Co. STNOPSIS OF PRECEDING CHAPTERS.

Mrs. Isabel Weyland, a widow, is threatened with the debtors' prison. Her chief creditor, Mrs. Brymer, suggests a way out of the difficulty, Mrs. Brymer, suggests a way out of the difficulty, marriage with an imprisoned debtor, who for a pairry sum will assume Mrs. Weyland's debts also. He proves to be a young lawyer, Macnamara, who through no fault of his own has fallen into dire traits. Mrs. Weyland, in pity, pays his small lebt, sets him free and agrees to marry. debt, sees him free and agrees to marry a negro debt, sets him free and agrees to marry a negro condemned to die in three days. She then retires poverty to country life, but later falls heiress to a large fortune and becomes a social queen in London. Here she meets Macnamara, now a fourishing barrister, who pledges himself to her grytee and is most attentive to her, to the anger of her brother-in-law, Lord Stratherrick. Mrs. Weyland takes as secretary Alice Fulton, daughter of a former creditor. Stratherrick learns of her marriage to the negro through Miss Pulton's father, a worthless fellow. He then calls upon his sister-in-law and attempts blackmall, proposing that she pay £500 to him to keep the former creditor quiet.

CHAPTER XII.

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WHAT THE WIFE SAID To be known as having shifted debts on to the shoulders of a husband married for the purpose is not in itself, by ladies who get into debt, considered a dishonorable act; it is done every day, not only in the prisons, but in Fleet market and St. James's. There are men who have been married dozens of times; they trust that the repeated marriages will not be found out, and by changing their names hey make it difficult of discovery; there sailors always ready to marry proided they can make off directly after the remony, and before the creditors get wind of the thing; there are men on the boor side of the Fleet and the King's bench who are delighted, in return for a small allowance, to enter upon this pretence marriage. A woman who does such a hing certainly sacrifices a certain amount self-respect, but most women who do

can find a thousand reasons to justify The ladies who thus shift their liabilities are generally city madams; when one gets to the fashionable quarter the thing is more rare; it is not unknown; but a woman n the position of Isabel with a fortune of some thousands a year, a house in St. James street, an establishment corresponding to her income and enjoying society of the best, cannot afford to be known as having taken advantage of the remedy provided for debtors who cannot pay.

She cannot afford to have her name dragged about in the mud wherever other dragged about in the mud wherever other women meet together; she may brazen it out, but her position and consideration could never be the same after such a discovery as it was before.

If to such a record of a pretended marriage it were also to be discovered that the husband was a black—a horrid black by degreed and contemptible negro-

ing with the intention of making a scandal. But he will think little about it; he will drink himself silly and forget his intention. Besides, he is too great a coward.

"If I could believe this of him."

"Madam, to-morrow morning I will speak to him. I will tell him that he is living this moment on your bounty. He is too far gone in drink to be grateful—no one, to be sure, ever saw gratitude and tipsiness to-gether—but he can understand where his shilling a day comes from."

With this assurance Isabel had to go

With this assurance Isabel had to go away. It was not much comfort, because she had little faith in the influence of his wife—who can influence a man always in liquor? A drunkard is beyond the power of reason and common sense; still it was a great relief to be told that it was not by her own misdoing that this family fel! into failure and ruin.

The wife had no influence; reason and common sense were powerless. As you shall

common sense were powerless. As you shall hear.
In the morning the man awoke with the

customary thirst upon him—a colossal, in-vincible, impenetrable, overwhelming, ir-resistible thirst; his mouth was filled with dust and ashes; his lips trembled, his hand shook. The symptoms were of daily oc-currence; they vanished with the first draught of small ale, for which, as a rule, he had to wait until with his shilling he could get out

wait until with his shilling he could get out into the street.

This morning, however, he was astonished to find that a tankard, a large brown george—awaited him, full of the liquor for which he was fainting and suffering. He seized the mug and with an eager grasp drank off about a pint at a draft, setting it down and looking around with a sigh of relief inexpressible.

"Husband," said his wife, "you are better for your drink. Very well. There is something I have to say. Listen, now, before you drink any more. The first draft clears your brain, I suppose; the next makes it muddy.

"Go on, then," he listened, but he grasped the jug and looked longingly into the cool and brown contents. "Go on. Quick; I want more."

want more."
"I have now learned the name of the

"I have now learned the name of the lady who has befriended us—the lady. I mean, who has given us this lodging, who feeds and clothes us and has taken Alice into her house. Her name"—by this time he had lifted the jug and held it ready for the proper place of all jugs, the human lips—"don't drink vet. Listen. Her name is the Honorable Mrs. Ronald Weyland."

"What?" He set down the jug, unfinished. "What? Say that again."

"The lady who once owed you a certain sum of money which you wanted paid to yourself, so as to defraud your creditors."

"Weyland? Weyland?" The man shrieked the name. "The woman who wouldn't pay me that money."

"The money was not then due. You wanted to get it and to keep it from the creditors."

"She was ried and transferred the debt."

creditors."
"She married and transferred the debt A wicked woman! A dishonest woman! For want of that money I became a bank-

"Don't tell lies. You were a bankrupt before. Your creditors lost, not you.
Your intention was to put it in your own
pocket if you could get it. Do you mean
to deny that fact?"
"What do women know about business?"
"Well, Mrs. Weyland finds this lodging gives me an allowance provides clothes

ing, gives me an allowance, provides clothes instead of rags, for all of us, and makes Alice her companion. We owe everything to Mrs. Weyland."

"Well, sir," she said, "you might perhaps tell your friend.—"
"Not my friend, madam."
"The gentlemen, then, who provides all these things for my husband, that it would be far better to find him work to do than to halp him sit all day drinking."

be far better to find him work to do than to help him sit all day drinking."

"Madam, it is not for me to interfere with the benevolence of this gentleman."

"I shall keep silence," her husband interposed, "as long as it pleases me. When I can revenge myself upon the lady in question—Mr. Pinder knows—I shall break silence. Woman—you can go."

So Mrs. Fulton left him. He was happy in the way that he most desired; namely, that he had no work to do, and that he had plenty of drink. What more could such a man desire?

She thought, however, that she ought to tell Mrs. Weyland what had happened.

"Madam," she concluded, "there is something here that I do not understand. Who is the gentleman that provides everything

thing here that I do not understand. Who is the gentleman that provides everything for my husband on the condition that he keeps silence?"

"Perhaps I could guess."

"Why should he be paid for silence? What harm could the poor man do, if he shouted everything from the housetop?"

"I think, Mrs. Fulton, that I could tell "To begin with he could not shout at all he is past shouting. He cannot any longer tell a story so as to make himself under-

"That," said Isabel, "is a most comfort-"That," said Isabel, "is a most comfortable reflection—if you are sure of it. I cannot tell you everything because other people beside myself are concerned, but I know one thing which may explain a little. The story is now known to certain persons, who intend getting money from me in return, they pretend, for this man's silence.

"I do not know yet that I shall have to give them money or not. They are un-scrupulous persons. The man Pinder, I doubt not, is one of the conspirators. Your husband cannot, by himself, spread abroad story. le is, however, an instrument. They

"He is, however, an instrument. They keep him in their tavern under their eyes—he is not allowed to go anywhere—so as to make a show of buying his silence. If he were to speak there would be no possible pretext for money.

"He cannot speak, so you say. Then they must pretend that he can. If I refuse the money they ask they would first make a pretence that your husband was desperate. If that failed, out of revenge they would probably spread abroad the story. They would then turn your husband into the street."

"Alas! madam, it is a very wicked world."

the street."

"Alas! madam, it is a very wicked world"

"It is, indeed, Mrs. Fulton. You yourself have not found it a world of flowers and music and soft things. You were only poor, and you were therefore left alone. It is better to be poor than rich."

"Nay, madam, but to be miserably poor, and if one is rich one can make other people happy."

"But you are the prey of every adventurer, of every rogue, of every person who would get your money if he could." Isabel sighed. "And if they find a handle they will use it for extorting money. You know what I did, Mrs. Fulton.

"The sin is on my conscience. I would

"The sin is on my conscience i would make atonement if I could; I would pay that debt over and over again if that would suffice. But it will not. These men will not allow it to suffice.

"The story which I would willingly forget and Obles willingly source."

you talk in this manner I cannot stay and

"Alice!" It was as if he took her hand.
"No," it was as if she pushed it away.
"Oh! Mr. Macnamara, you have told me that you are bound by every tie of gratitude to madam."

"It is true. By every tie. What then?"
"And so am I. Believe me, sir, I would rather cut off my right hand than offend or injure madam. She is an angel of gooddow. Alice was loyal—was loyal. And When winter seals the streams and lakes

Oliver?
"She is—she is," he said. "I acknow-ledge. Yet, Alice, I think of you all day "You must think of me no longer. Beside, who am I that you should think of me? My father is a bankrupt—and worse; he leads a shameful life; he drinks and he begs. He left us without help and has never tried to find work. And my mother is supported by madam's charity. You ought to look higher, Mr. Macnamara. You are a gentleman."

ou are a gentleman."
"I want nothing higher, Alice. I want you."

"And there is another thing. Madam—
O! I am quite sure—madam thinks about
you." Isabel groaned with shame. It
was true—but that Alice should have per-

ived it.
"Thinks about me?" **In one way, I mean. You must understand, Mr. Macnamara? Why—she is still young; she is beautiful; she is charming; she is full of kindness—cannot you understand?"

"Alice—I can think of nothing but you."

"Alice—I can think of nothing but you."

This was all the conversation. Perhaps the wind changed; perhaps other things interfered; Isabel heard no more.

She had heard enough; the dream of a second love, on which she had built so many hopes, was shattered. He would always think of Alice—of Alice—of nothing in the world but Alice. What had Mrs. Brymer said? That the girl would do her a mischief.

Some women—smaller women—would

do her a mischief.

Some women—smaller women—would have reproached the girl; would have found some excuse for driving her away. Isabel did not. She knew very well that the charms of eight and twenty cannot rival those of 18, especially with a face all loveliness and sweetness, such as that

loveliness and swee ness, such as that the girl Alice. She sat at the window, the room in darkshe sat at the window, the foom in dark-ness and thought over this misfortune. Nothing could be done; the man must marry Alice; she must forget her dream, and so, over and over again, repeating to herself

The same words.

A little later, Alice came home alone.

"Madam! you are in the dark! Will you chose to have candles?"

"Presently, Alice. One pair only. I do not want to read."

not want to read."

Her voice was constrained.

"You have a headache, madam. Will you not go to bed? Shall I call your maid?

May I undress you? Let me do something for you madam."

May I undress you? Let me do something for you, madam."
"No. Alice, no. Send for candles only. And you go to bed. Tell my maid that I shall not want her this evening. I think we shall have thunder before long. So, good night, good night, my child."

Presently she heard the servants locking up the house and going to bed, but still she sat on, beside the window; her candles on a table beside her, alone, among the wreck and ruins of her shattered hopes.
She was in no hurry to go to her room. The storm was working up; it would soon burst over her head; flashes would soon burst over her head; flashes

lable to Be Caught in Blizzards Miles From Shore - Many Killed or Crippled While Fishing Through the Ice-The Dog Teams -- Men Lost in Storms.

the follower of old Izaak Walton puts away his tackle and sighs regretfully because his season of sport is over. But for the Lake fishermen, who follow angling not as a sport, but as a livelihood, the period of bitter labor and hardship sets in when the ice forms thick from shore to shore People must have fish in winter as in summer, and so the winter fishermen of Lake Erie face constant suffering and peril of life and limb to fill their little dog sleds for the market. The Lake ports are full of men who lack an ear, some of their fingers or a foot. The explanation is simple: "Lost on the ice over night."

Sometimes a worse fate overtakes the fisherman, and the victim is not discovered until the ice breaks in the spring. They must needs be hardy men who handle the frozen lines on Lake Erie's surface. It is 5 o'clock of a still January morning

The thermometer marks 7 degrees below zero. Off on the edge of Buffalo a cluster of unpainted frame houses, deep in the drifts piled up by the fierce Lake winds, show signs of life. A door opens in one of them, and in the broad swale of lamp light appears a man,

followed by two shivering dogs. You might think that the man was a member one of the lawless organizations that wreak vengeance by night on persons incurring their dislike, for he wears over his face a white mask, with holes for the eyes. This is not for concealment, however, but for protection.

The slinking dogs have no such protec-

tion. They must rely on their own fur, and on exercise for their warmth, and of exercise they will presently get plenty.

Drawing forward a rough box sled the man twists it around and gives his sharp orders:

"Come, Sharkey! Get around, McGovern!" and the dogs, stepping to their places,

ern!" and the dogs, stepping to their places, are quickly harnessed.

Their owner tosses a bundle of fish lines and a pole terminating in a steel blade into the sled-box, places his bait carefully in a corner, starts the dogs until the outfit is going fairly; then with a "Hi-yah!" to speed them on jumps into the box and sets his face toward the blood-chilling blackness of the lake

the lake.
After him come other dog teams, some After him come other dog teams, some stringing out over the ice, others racing side by side, while the encouraging whoops of their drivers answer each other across the spaces of the night. By the time the sun rises one could see, if he could take in the whole breadth and length of the ice field, from 500 to 1,000 of these outfits.

PERILS OF LAKE FISHERMEN.

| After a number of trips with a boat all were brought safely to land.
| At Silver Creek, a village between Buffalo and Dunkirk, thirty fishermen were a mile from shore when they suddenly made the discovery that they were affoat and were being driven about into the lake. They, loo were discovered by persons on shore. too, were discovered by persons on shore.

A rescuing party was formed, but after thirteen of the men had been safely landed the boat met with an accident in the floating ice. Before the repairs could be made the darkness of a cloudy winter night had settled upon the water. Thirteen more men reached shore in the early evening without side.

without aid.

Word was sent in all directions and bon-fires were lighted at different points to guide

the lost in their efforts to make the land. At midnight the remaining four, by jumping from cake to cake, reached the shore, where they fell exhausted.

When able to speak they told a story of suffering seldom equalled. After hours of extreme exertion one became so weak that he lay down and told his companions to leave him to die. They dragged him to his feet and forced him to keep going. where they fell exhausted.

Another, in attempting to leap a stretch of open water, fell in, and was pulled out by the others. His clothes soon became so stiff that they cracked and rattled as he welled. he walked.

A third was wearing felt boots, which

A third was wearing feit boots, which became so saturated with water that he was forced to abandon them, and proceed in his stocking feet. At length all found themselves completely isolated on a piece of ice not more than fifteen feet square.

As they watched the widening of the watery barriers around them, hope fled and the men looked into each other's faces as they water for death. Wills, they

and the men looked into each other's races as they waited for death. While they waited the wind veered around and set in more toward land, the open space was closed up and by one last, almost superhuman effort the sick, stiff and shivering group staggered to shore. Two died from the effects of the exposure and suffering.

And what is the compensation for such hardship? It varies from a few cents to as much as \$6 and even \$7 a day. Or, mayhap, it is nothing but a bad cold and a frozen car.

There are two fish companies in Buffalo which handle the bulk of the catch.

There are two fish companies in Buffalo which handle the bulk of the catch. Each concern handles about a ton of fish every day. They pay six cents a pound and take all that is offered.

Some of the men have customers in the city from whom they get the retail rate of 12 and 14 cents, but the time spent in peddling them about offsets the difference in price, so that most of the catch is turned over to the dealers.

These companies also furnish bait, consisting of minnows, at 10 cents a pint. The bait question is sometimes a problem, especially on Sundays and holidays, when over a thousand men go out. The companies get the minnows in bushel baskets, and the source of supply is, as far as possible, kept a secret.

The most important part of the fisherman's outfit is his dog-team. Dogs of every size, style and description are used. Some are fine fellows and well-mated; the great majority, however, are just dogs. There are no adjectives to describe them technically, for the clairvoyant does not live who could trace the pedigree or name the breed. Shaggy, disreputable looking brutes these are.

There is little style or attempt at match-

There is little style or attempt at matching of yoke-fellows, either as to size or color. Anything with hair on that can bark and pull is acceptable.

As the mercury falls, the dog market rises and in February shows a strong bullish tendency.

The control of the co

HOLDS \$90,000,00C, AND THIEVES

Intended to Accommodate Enough Bank Notes to Meet Any Possible Demand Constructed of Bessemer Steel Plates-Precautions Against Robbers.

In the panic of 1893 there was a sudden call for bank notes from banks in all parts of the country. The demand, beginning moderate terms, presently increased enormous proportions. It wiped ous the \$5,000,000 supply of bank notes in the Treasury vaults in no time, and still the call ontinued.

The issue division of the Treasury Department was set to work double time in the effort to keep up the supply. It fell behind hopelessly from the first, and at one time there were requests for some \$30,000,000 more than could be supplied.

Naturally this increased the panic and aided in bringing about disaster, and the authorities at Washington came in for severe criticism. Their answer was that the \$5,000,000 in bank notes on hand took up all the space available for such storage. "Provide more space, then," said the banking interests; and the Government set about doing so.

The result of that complication is a wonderful new vault, just now completed, which will store \$90,000,000 in money. With this enormous sum on hand it is not probable that any demand will be able to ex-

haust the immediate resources.

The new vault is twelve feet square and

The new vault is twelve feet square and its walls rise to a height of twelve feet. The lining is composed of Bessemer steel plates three eighths of an inch in thickness, and these are securely fastened by means of huge screws and bolts to a framework of steel, which is built into the masonry. All the pigeon holes, nearly 6,000 in number, are of steel and there is not an inch of inflammable material in the furnishings of the vault.

This receptacle of the nation's wealth is doubtless an object of deep longing to some thousands of gentlemen who make a living by helping themselves to other people's money in ways not sanctioned by the law, but it would be a very remarkable cracksman, or array of cracksmen, for that matter, who should get anywhere near the \$90,000,000 securely nested in the new vault. This new vault can be entered only through the old vault, and its location is impossible to determine from the outside of the building. The Government has impossible to determine from the outside of the building. The Government has even gone so far as to put in false windows, heavily curtained, to deceive any one who might try to determine the resting place of the treasure from outside.

Two special guards who have for years

Two special guards who have for years done sentry duty over the bank notes, guard the new vault as they guarded the old. But even if these guards could be overcome the bank robber who had reached the entrance to the vault—which he could never do, by the way—would be able to get no further, for the doors are practically impregnable.

It was not so always. There was a time when a committee of investigation invited